

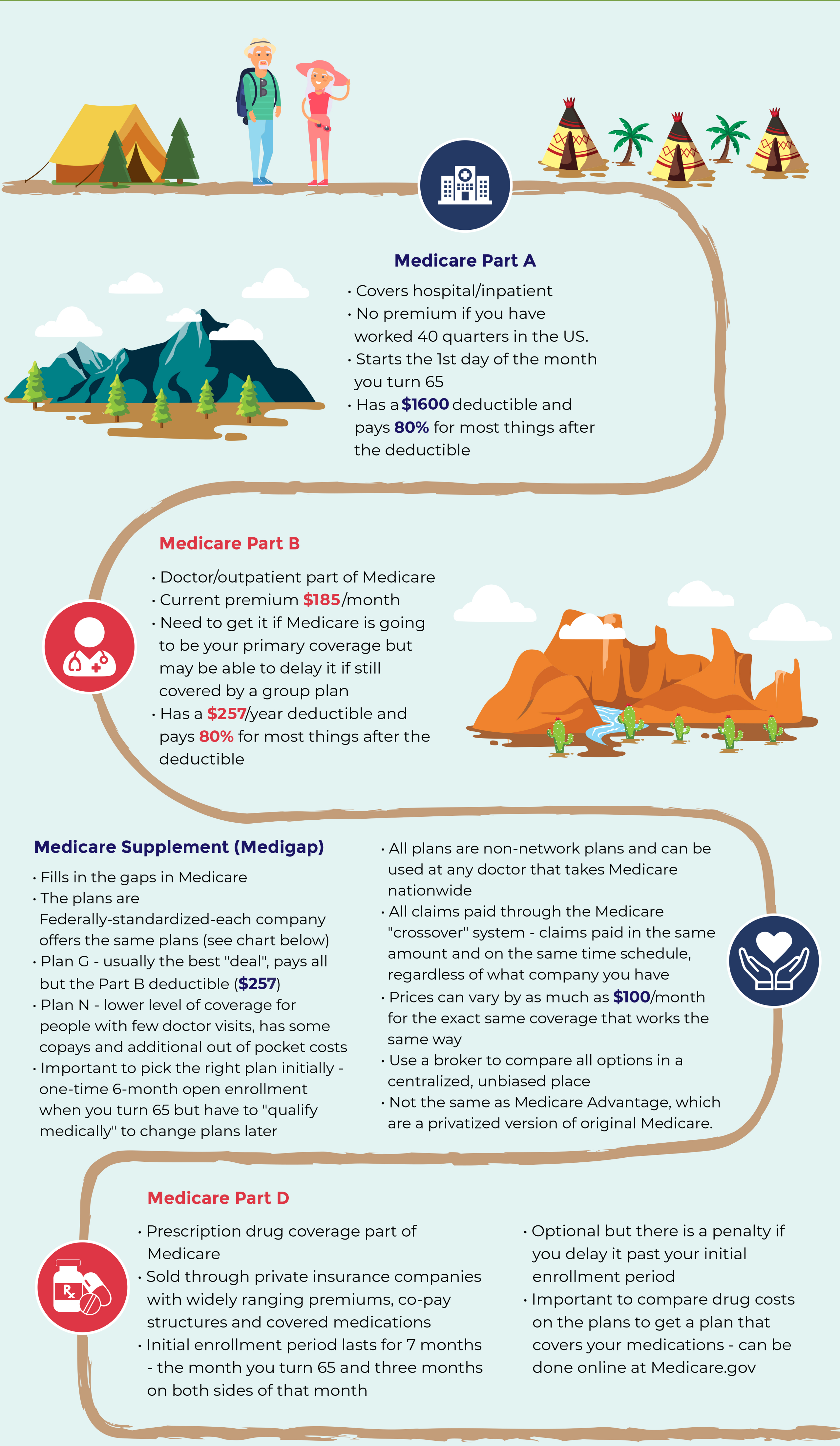
TURNING 65 ROADMAP



SIGNING UP FOR MEDICARE

If you are already receiving Social Security, you will be enrolled **automatically** in Medicare Parts A and B. It will start the 1st day of the month that you turn 65.

If you are NOT receiving Social Security, you should contact Social Security to enroll in Medicare approximately 3 months before your 65th birthday. You can do this online at ssa.gov, at a local Social Security office, or by calling **800-772-1213**.



Medigap Plans A-N										
Medical Supplement Insurance Plans	A	B	C	D	F ¹	G	K ²	L ²	M	N
Basics Benefits*	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part B Coinsurance	✓	✓	✓	✓	✓	✓	50%	75%	✓	Copay ³
Skilled Nursing			✓	✓	✓	✓	50%	75%	✓	✓
Part A Deductible		✓	✓	✓	✓	✓	50%	75%		✓
Part B Deductible			✓		✓					
Part B Excess					100%	100%				
Foreign Travel Emergency			✓	✓	✓	✓			✓	✓
Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

- 1) Plan G has a high deductible option. The deductible is **\$2870** - you must meet the deductible before the plan pays anything.
- 2) Plan K and L have an annual out-of- pocket limit of **\$7220** and **\$3610**, respectively.
- 3) Plan N has an up to **\$20** co-pay for doctor visits and an up to **\$50** co-pay for visit to the ER.